Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 51

United States Bankruptcy Court

Voluntary Petition

	North	ore Di	atriat a	f IIIi.o.	sia Essta	rn Di	violon			voluntary Petition	J	
Northern District of Illinois Eastern					IU	ווטופואום						
Name of Debtor (if individual, enter Last, First, Middle):				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)							
Washington, Pierre J												
All Other Names us and trade names):	sed by the D	ebtor in the las	st 8 years (inclu	ude married	l, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Siff more than one, s		ndividual-Taxp	• , ,) No./Comp	lete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of D	Debtor (No. 8	ß Street, City, a	and State):			Street	t Address of Joir	nt Debtor (No. & S	treet, City, and	State):		
2920 S. We	entwort	th Ave. #	#3									
Chicago, I	L				60616							
County of Residen	ce or of the F	Principal Place	of Business:			Coun	ty of Residence	or of the Principal	Place of Busin	ess:		
		CC	ООК									
Mailing Address of	Debtor (if dif	fferent from str	eet address)			Mailin	ng Address of Joi	oint Debtor (if differ	rent from street	address):		
,												
Location of Principa	al Assets of "	Business Date	or (if different f	rom etrect	address above v	—						
<u> </u>		or (Form of Orga		sueet a	Natur	re of Busine			Chapter of Bar	nkruptcy Code Under		
•		neck one box)	,			eck one box.		W	hich the Petitio	on is Filed (Check one box)		
	(includes Joi t D on page 2 d	,			☐ Single Asset	t Real Estate		Chapter 7 Chapter 9	_ ⊔ Cha	apter 15 Petition for Recognition I Foreign Main Proceeding		
_	on (includes				defined in 11 Railroad	1 U.S.C §10	11 (51B)	☐ Chapter 1	11			
☐ Partnershi	ip				Stockbroker			☐ Chapter 12	_	apter 15 Petition for Recognition a Foreign Nonmain Proceeding		
_	•	one of the abo	ve entities,		☐ Commodity I☐ Clearing Bar			Shapter I	5. 0			
,		ate type of entity			Other						_	
	Chapt	ter 15 Debtors			Tax-Exempt Entity (Check box, if applicable.)			Nature of D	ebts (Check one Box)			
Country of debtor's					☐ Debtor is a ta	ax-exempt		■ Debts are primarily consumer debts, defined in 11 U.S.C. Debts are				
Each country in whi	-	proceeding by	r, regarding, or	_	organization United State	s Code (the		individual p	s "incurred by a primarily for a pe	ersonal,		
					Revenue Co	nde).). family, or household purpose." Chapter 11 Debtors					
■ Filing Fee attace □ Filing Fee to be signed applicate	e paid in insta	allments (appli				Check	Debtor is not a s if: Debtor's aggreg	all business debtor small business del	as defined in 1 btor as defined t liquidated deb	11 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D) ts (excluding debts owed to		
unable to pay f			, 0				insiders or affl on 4/01/13 and	fliates) are less that lever theree years	an \$2,343,300. ((amount subject to adjustment		
Filing Fee wavi					• •			filed with this petiti				
	_	_		_	_			f the plan were soli acccordance with 1		n from one of more classes (6(b).		
Statistical/Admini Debtor estimat			ble for distribut	ion to unce	cured creditions					This space is for court use only28.00	Ť	
■ Debtor estimat	tes that, after		property is excl		dministrative exper	nses paid, th	here will be no					
Estimated Number of	f Creditors									1		
1-	□ 50-	100-	□ 200-	1 ,000-	5 ,001-	10,001	2 5,001	5 0,001	Over			
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	-		
\$0 to	\$50,001to	\$100,001 to	\$500,001	1 ,000,00	1 \$10,000,001	D \$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities \$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00	D1 \$10,000,001	5 0,000,001	1 00,000,001		More than			
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion	1	ı	

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 51 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Pierre J Washington All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). /s/ Frank C. Hernandez Exhibit A is attached and made a part of this petition. Frank C. Hernandez Dated: 06/27/2015 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

PFG Record # 630147 B1 (Official Form 1) (1/08) Page 2 of 3

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

period after the filing of the petition.

П

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main B1 (Official Form 1) (12/11) Page 3 of 51 Document

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Pierre J Washington

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Pierre J Washington

Pierre J Washington

Dated: 06/27/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

 $f \square$ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Frank C. Hernandez

Signature of Attorney for Debtor(s)

Frank C. Hernandez

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 06/27/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 630147 B1 (Official Form 1) (1/08) Page 3 of 3 Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 4 of 51

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Pierre J Washington
Date	ed: 06/27/2015 /s/ Pierre J Washington
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 630147

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 5 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 630147

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 6 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

Case No.
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$7,885	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$13,780	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$127,743	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,245
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$4,397
TOTALS			\$7,885 TOTAL ASSETS	\$141,523 TOTAL LIABILITIES	

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 7 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any

This information is for statistical purposes only under 28 U.S.C \S 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$5,519.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$5,519.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,244.60
Average Expenses (from Schedule J, Line 18)	\$4,397.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$6,141.40

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$13,780.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$127,743.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$141,523.00

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 8 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	Property	\$0.00		

(Report also on Summary of Schedules)

Record # 630147 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankrup	otcy D	ocket#:
---------	--------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
·		Savings account with - Bank of America		\$0
		Checking account with - Bank of America		\$10
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$150
06. Wearing Apparel		Necessary wearing apparel.		\$400
07. Furs and jewelry.		Watch, costume jewelry		\$125

Record # 630147 B6B (Official Form 6B) (12/07) Page 1 of 3

Document Page 10 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

S	SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
08. Firearms and sports, photographic, and	X						
other hobby equipment. 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer.	X						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give	X						
particulars		IRA with Fidelity Investments - 100% Exempt.		\$5,700			
13. Stocks and interests in incorporated and unincorporated businesses.	X						
Interest in partnerships or joint ventures. Itemize. Itemize.	X						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X						
16. Accounts receivable	X						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles	X						

Record # 630147

Document Page 11 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		Toledo Metro FCU - 2008 Infiniti G37	н	\$0			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

Total (Report also on Summary of Schedules) \$7,885.00

Record # 630147 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Savings account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 0	\$0
Checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 10	\$10
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 150	\$150
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 400	\$400
07. Furs and jewelry.			
Watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 125	\$125
12. Interest in IRA,ERISA, Keo			
IRA with Fidelity Investments - 100% Exempt.	735 ILCS 5/12-1006	\$ 5,700	\$5,700

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 630147 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 13 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor and Bu	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1 Toledo Metro FCU Attn: Bankruptcy Dept. 1212 Adams St Toledo OH 43604 Acct #: 5725351		Н	Dates: 2012-03-30 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$0.00 Intention: Surrender *Description: Toledo Metro FCU - 2008 Infiniti G37				\$13,780	\$0

Total \$13,780 \$0

Record # 630147 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 14 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Claims for death or personal injury while debtor was intoxicated

Commitments to maintain the capital of insured depository institution

Taxes and certain other Debts Owed to Governmental Units

U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 15 of 51 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 630147 B6E (Official Form 6E) (04/13) Page 2 of 2

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 16 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: NULL		Н	Dates: 2015-2015 Reason: Credit Card or Credit Use				\$769
2	BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998 Acct #: NULL		Н	Dates: 2014-2015 Reason: Credit Card or Credit Use				\$11,251
3	BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998 Acct #: NULL		Н	Dates: 2013-2015 Reason: Credit Card or Credit Use				\$16,443
4	CAP1/Bstby Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045 Acct #: NULL		Н	Dates: 2010-2013 Reason: Credit Card or Credit Use				\$0

Record # 630147 B6F (Official Form 6F) (12/07) Page 1 of 4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS					
I = I = I = I = I = I = I = I = I = I =	nount of Claim				
5 Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238 H Dates: 2004-2015 Reason: Credit Card or Credit Use	\$8,773				
Acct #: NULL					
6 CBNA Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 H Dates: 2015-2015 Reason: Credit Card or Credit Use	\$721				
Acct #: NULL					
7 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 H Dates: 2005-2015 Reason: Credit Card or Credit Use	\$1,599				
Acct #: NULL					
8 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL H Dates: 2006-2015 Reason: Credit Card or Credit Use	\$2,072				
9 Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL H Dates: 2014-2015 Reason: Credit Card or Credit Use	\$3,531				
10 CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 H Dates: 2014-2015 Reason: Credit Card or Credit Use	\$2,025				
Acct #: NULL					
11 CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 H Dates: 2013-2015 Reason: Credit Card or Credit Use	\$2,592				
Acct #: NULL					

Record # 630147 B6F (Official Form 6F) (12/07) Page 2 of 4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITO	C 7	пΟ	LDING UNSECURED NON-PRIOR	KII.	ı C	LA	IIVIO
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 <u>Discover FIN SVCS LLC</u> Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850		Н	Dates: 2014-2015 Reason: Credit Card or Credit Use				\$5,475
Acct #: NULL 13 Great American Finance Attn: Bankruptcy Dept. 20 N Wacker Dr Ste 2275 Chicago IL 60606 Acct #: 201892281		Н	Dates: 2015-2015 Reason: Unknown Credit Extension				\$3,354
14 Lending CLUB CORP Attn: Bankruptcy Dept. 71 Stevenson St Ste 300 San Francisco CA 94105 Acct #: 1371860		Н	Dates: 2012-2015 Reason: Personal Loan				\$12,915
15 Mohela/DEPT OF ED Attn: Bankruptcy Dept. 633 Spirit Dr Chesterfield MO 63005 Acct #: 7404094237KM00001		Н	Dates: 2006-2015 Reason: Loan or Tuition for Education				\$5,519
16 Pentagon Federal CR UN Attn: Bankruptcy Dept. Po Box 1432 Alexandria VA 22313 Acct #: 2912590		Н	Dates: 2013-2015 Reason: Personal Loan				\$6,259
17 Pentagon Federal CR UN Attn: Bankruptcy Dept. Po Box 1432 Alexandria VA 22313 Acct #: 2925021		Н	Dates: 2013-2015 Reason: Personal Loan				\$3,454
18 Pentagon Federal CR UN Attn: Bankruptcy Dept. Po Box 1432 Alexandria VA 22313 Acct #: NULL		Н	Dates: 2013-2015 Reason: Credit Card or Credit Use				\$5,172
	1		I	1			

Record # 630147 B6F (Official Form 6F) (12/07)

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 19 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19	Physicians Immediate Care Bankruptcy Dept 600 W Adams Chicago IL 60661			Dates: Reason: Medical Debt				\$106
20	Acct #: 525656 Prosper Marketplace IN Attn: Bankruptcy Dept. 101 2Nd St Fl 15 San Francisco CA 94105 Acct #: 68485		Н	Dates: 2012-2015 Reason: Personal Loan				\$9,175
21	Prosper Marketplace IN Attn: Bankruptcy Dept. 101 2Nd St FI 15 San Francisco CA 94105 Acct #: 93283		Н	Dates: 2013-2015 Reason: Personal Loan				\$7,888
22	Syncb/CARE CREDIT Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420 Acct #: NULL		Н	Dates: 2015-2015 Reason: Credit Card or Credit Use				\$928
23	Syncb/VALUE CITY FURNI Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420 Acct #: NULL		Н	Dates: 2015-2015 Reason: Credit Card or Credit Use				\$955
24	WF PLL Attn: Bankruptcy Dept. Po Box 94435 Albuquerque NM 87199 Acct #: 66266234584310001		Н	Dates: 2012-2015 Reason: Personal Loan				\$16,767

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 127,743

Record # 630147 B6F (Official Form 6F) (12/07) Page 4 of 4

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 20 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 630147 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 21 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor

Bankruptcy	/ Docket #:
------------	-------------

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 630147 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 22 of 51

12/13

Fill in this in	formation to iden	tify your case:	
Debtor 1	Pierre	J	Washington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS
Case Number	r		<u> </u>
(If known)			

Official Form B 61

Schedule I: Your Income

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	t t	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Project Manager			
	Occupation may Include student or homemaker, if it applies.	Employers name	Transtech LLC			
		Employers address	248 Spring Lake I	Dr.		_
			Itasca, IL 60143		,	-
		How long employed there?	1.5 years			_
Pa	art 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for	•	· · · · · ·	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w		\$6,141.40	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$6,141.40	\$0.00	

Official Form B 6I Record # 630147 Schedule I: Your Income Page 1 of 2

Page 23 of 51
Case Number (if known) Document Washington Pierre Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$6,141.40	\$0.00	
5. L		payroll deductions:	_		•••	
		Fax, Medicare, and Social Security deductions	5a.	\$1,672.80	\$0.00	
		Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
		/oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d. 5e.	\$0.00	\$0.00	
		nsurance Domestic support obligations	5e. 5f.	\$224.00 \$0.00	\$0.00 \$0.00	
		Union dues	5g.	\$0.00	\$0.00	
	-	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,896.80	\$0.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.			
		other income regularly received:		\$4,244.60	\$0.00	
o. <u>-</u> .		Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f. -	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$4,244.60 +	\$0.00	\$4,244.60
11.	State	e all other regular contributions to the expenses that you list in Schedule	∍ J .			
		de contributions from an unmarried partner, members of your household, you		ents, your roommates, and		
	othe	r friends or relatives.				
		ot include any amounts already included in lines 2-10 or amounts that are n				
	Spec	ify:			1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies 1	2. \$4,244.60
13.		ou expect an increase or decrease within the year after you file this form	1?			
	□, X	No. Yes. Explain:				

Fi	ll in this in	formation to identify you	ır case:				
D	ebtor 1	Pierre	J	Washington	Check if this is:		
		First Name	Middle Name	Last Name	An amende	•	
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following c	-petition chapter 13 late:
U	Inited States	Bankruptcy Court for the :	NORTHERN DISTRICT (DF ILLINOIS			
	ase Number			_	MM / DD / Y	YYYY	
						•	2 because Debtor 2
Off	icial F	orm B 6J			☐ maintains a	a separate house	hold.
Sc	hedul	e J: Your Exp	enses				12/13
more ever	e space is r y question.	needed, attach another s			e equally responsible for supplyi s, write your name and case nun	=	
		Describe Your Household					
1. I	s this a joi	nt case? So to line 2.					
		Does Debtor 2 live in a se	eparate household?				
		X No.					
		Yes. Debtor 2 must	file a separate Schedu	e J.			
2.	-	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not list Debtor 2	st Debtor 1 and		this information for dent	Coursin		No
		ate the dependents'			Cousin		Yes
	names.				Second Nephew	2	No
							XYes
					Second Niece	1	No X Yes
							X No
							Yes
							X No
						_	Yes
3.	_	expenses include	X No				
	-	s of people other than and your dependents?	Yes				
Pa	rt 2:	stimate Your Ongoing Mo	nthly Expenses				
	-			•	as a supplement in a Chapter 13	•	
-	enses as o applicable	-	ptcy is filed. If this is a	supplemental <i>Schedule J</i> , c	heck the box at the top of the for	m and fill in	
	-	-	=	nce if you know the value		,	1 0
of s	uch assista	ance and have included i	it on Schedule I: Your	Income (Official Form B 6I.)			our expenses
4.		· ·	openses for your resid	ence. Include first mortgage p	payments and	4	\$1,200.00
	-	for the ground or lot.				4.	ψ1,200.00
	4a. Re	al estate taxes				4a.	\$0.00
		operty, homeowner's, or re	enter's insurance			4b.	\$0.00
		me maintenance, repair, a				4c.	\$50.00
	4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

Document Washington Pierre Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$300.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$280.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$900.00
8.	Childcare and children's education costs	8.		\$300.00
9.	Clothing, laundry, and dry cleaning	9.		\$200.00
10.	Personal care products and services	10.		\$95.00
11.	Medical and dental expenses	11.		\$60.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$355.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$60.00
14.	Charitable contributions and religious donations	14.		\$28.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$100.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$403.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 630147 Schedule J: Your Expenses Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 26 of 51

Pierre Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$66.00 21. Other. Specify: ___Postage/Bank Fees (\$10.00), Student Loans (\$56.00), 21. \$4,397.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$4,244.60 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$4,397.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$152.40 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 630147 Schedule J: Your Expenses Page 3 of 3

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 27 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/27/2015 /s/ Pierre J Washington

Pierre J Washington

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 630147 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 28 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2015: \$	employment	
	2014: \$		
	2013: \$		
NONE	Spouse		
X			
	AMOUNT	SOURCE	
	AWOUNT	SOUNCE	



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	
AMOUNT	SOURCE

Record #: 630147 B7 (Official Form 7) (12/12) Page 1 of 9

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 29 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

J Washington / Debtor		Bankruptcy Judge:	Docket #:
		•	
•	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
3. PAYMENTS TO CREDITORS:			
complete a. or b. as appropriate, and c.			
r services, and other debts to any credit alue of all property that constitutes or is vere made to a creditor on account of a opproved nonprofit budgeting and creditor	or made within 90 days immediately p affected by such transfer is not less th domestic support obligation or as part or counseling agency. (Married debtor	TS: List all payments on loans, installment puroceeding the commencement of this case in an \$600.00. Indicate with an asterisk (*) ar of an alternative repayment schedule under its filing under chapter 12 or chapter 13 must uses are separated and a joint petition is not	f the aggregate ny payments that a plan by an include payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Federal Credit Union Foledo Metro FCU 1212 Adams St Toledo OH 43604	Monthly Monthly	\$403 \$ 1,305	\$??? \$ 12,475
00 days immediately preceding the comn such transfer is less than \$5,850*. If the o account of a domestic support obligation	nencement of the case unless the agg debtor is an individual, indicate with ar or as part of an alternative repayment ebtors filing under chapter 12 or chap	st each payment or other transfer to any crec pregate value of all property that constitutes of a asterisk (*) any payments that were made to a schedule under a plan by an approved non ter 13 must include payments and other transparated and a joint petition is not filed.) Amount Paid or Value of Transfers	or is affected by to a creditor on profit budgeting sfers by either or Amount
Oi Creditoi	Payment transiers		Still Owing
	ried debtors filing under chapter 12 or	g the commencement of this case to or for the chapter 13 must include payments be either joint petition is not filed.)	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
4. SUITS AND ADMINISTRATIVE PRO	CEEDINGS, EXECUTIONS, GARNIS	HMENTS AND ATTACHMENTS:	

SUIT AND OF OF AGENCY OF CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

COURT

STATUS

Record #: 630147 B7 (Official Form 7) (12/12) Page 2 of 9

NATURE

CAPTION OF

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 30 of 51 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Name and Address of Person for Whose Benefit Property was Seizzed Seizure of Property Was Seizzed Seizure of Property REPOSSESSION, FORECLOSURES AND RETURNS: It all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or unred to the seller, within one year immediately preceding the commencement of this case. (Marned debtors filing under chapter 12 or apter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses separated and a joint petition is not filed.) Name and Address of Creditor Date of Repossession, Foreclosure seller Value of Property ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Marned debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tittion is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of of Assignment or Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding commencement of this case. (Marned debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding commencement of this case. (Marned debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description and Value of Custodian Title & Number			Bankrupto	y Docket #:
b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable poses within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include ormation concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint tition is not filed.) Name and Address of Person for Whose Benefit Property was Saized Date Description Of property was Saized Description REPOSSESSION, FORECLOSURES AND RETURNS: It all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or urmed to the selfer, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apher 13 must include information concerning property of either or both spouses whether or not a joint petition is filled, unless the spouses separated and a joint petition is not filed.) Name and Address of Creditor Date of Repossession, Foreclosure Sale, Transfer or Return Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this see. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint titlion is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Assignment or Title & Number Name and Name AL Ocation Name and Name & Location Name and Name & Location Name and Name & Cocation Name and Name AL Ocation Name and Name & Cocation Date Title & Number Order Property Order Property Assignment or this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless			Judge:	
poses within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include ormation concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint tition is not filed.) Name and Address of Person For Whose Benefit Property Was Seized Date OF Property ASSIGNMENTS AND RECLOSURES AND RETURNS: It all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or rurned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or appler 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is not filed.) Name and Address of Creditor Or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of of Assignment Date Assignment Date Terms of Assignment Address of Assignment Address of Assignment Name and Name Assignment or Order Property Assignment or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name Assignment or Order Property Assignment or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		STATEMENT OF FINANCE	CIAL AFFAIRS	
poses within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include ormation concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint tition is not filed.) Name and Address of Person For Whose Benefit Property Was Seized Date OF Property ASSIGNMENTS AND RECLOSURES AND RETURNS: It all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or rurned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or appler 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is not filed.) Name and Address of Creditor Or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of of Assignment Date Assignment Date Terms of Assignment Address of Assignment Address of Assignment Name and Name Assignment or Order Property Assignment or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name Assignment or Order Property Assignment or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
refor Whose Benefit Property was Seized Seizure of Property REPOSSESSION, FORECLOSURES AND RETURNS: stall property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or unred to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Creditor or Seller Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Settlement Date Terms of Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding to the spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding to the spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description Address of Court Case of and Value of Property List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions by either or both spouses either or not a joint petition is fi	rocess within (1) one year precedi	ng the commencement of this case. (Married del	otors filing under chapter 12 or chap	ter 13 must include
REPOSSESSION, FORECLOSURES AND RETURNS: st all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or urmed to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or appter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is not filed.) Name and Address of Creditor or Sale, Transfer or Return Description and Value of Property ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint titlon is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of of Assignment Terms of Assignment or Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding e commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description of Order Property CEIFTS: It all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and uall gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less and 500 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses either or not a joint petition is filed, unless the spouses are separated and a joint pet	Name and Address of Person	Date	Description	
REPOSSESSION, FORECLOSURES AND RETURNS: It all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or unred to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apiter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is of filed.) Name and Address of Creditor or Sale, Transfer or Return Description and Value of Property ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment or Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description Address of Title & Number Order Property CIFTS: It all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses either or not a joint petition is filed, unless the spouses are separate	for Whose Benefit Property	of	and Value	
at all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or urned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is not filed.) Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment or Assignment or Assignment or Assignment or Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding a commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description Address of Court Case of and Value of Property of Custodian Title & Number Order Property. GIFTS: at all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and uall gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unle	was Seized	Seizure	of Property	
at all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or urned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses e separated and a joint petition is not filed.) Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment or Assignment or Assignment or Assignment or Assignment or Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding a commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description Address of Court Case of and Value of Property of Custodian Title & Number Order Property. GIFTS: at all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and uall gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unle	5 DEDOOGEOOION FOREOLOO	LIDEO AND DETUDNO		
urned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or apter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses a separated and a joint petition is not filed.) Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this see. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Address of Assignment or Assignment Settlement Describe and the property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding experiment of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description Address of Court Case of and Value of Court Case of Property Address of Court Case of Property Order Property Order Property GIFTS: It all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and using the toff and point petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description is not filed.	5. REPUSSESSION, FORECLOS	URES AND RETURNS:		
ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment or Assignment or Assignee Assignment Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding a commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Descriptor Address of Custodian Title & Number Order Property CIFTS: It all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and used gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors fling under chapter 13 or us thicked gifts or contributions by either or both spouses sether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description	eturned to the seller, within one ye hapter 13 must include information	ar immediately preceding the commencement of a concerning property of either or both spouses w	this case. (Married debtors filing und	ler chapter 12 or
ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment or Assignment or Assignee Assignment Settlement List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding a commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Descriptor Address of Custodian Title & Number Order Property CIFTS: It all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and used gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors fling under chapter 13 or us thicked gifts or contributions by either or both spouses sether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description	Name and Address of Creditor	Date of Repossession, Foreclosure	Description and	
Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this se. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint tition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Address of Assignment or Assignee Assignment Settlement List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding to commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Address of Court Case of Date Description Address of Custodian Title & Number Order Property CIFTS: at all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses nether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description		·		
e commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Address Of Court Case Of and Value of Custodian Title & Number Order Property Order Relationship Date Description Address Of court Case Of and Value of Custodian Order Order Description Address Order Description Address Of custodian Order Description Address Order Description Address Order Property Description Relationship Date Description	, , ,		lavs immediately preceding the com	
st all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses nether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description	netition is filed, unless the spouses Name and Address of	are separated and a joint petition is not filed.) Date of	ment by either or both spouses whe Terms of Assignment or	
st all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses nether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description	Name and Address of Assignee List all property which has been ne commencement of this case. (Note that the commencement of the case of the commencement of the case of the commencement of the case o	Date of Assignment in the hands of a custodian, receiver, or court-aplarried debtors filing under chapter 12 or chapter int petition is filed, unless the spouses are separations. Name & Location of Court Case	Terms of Assignment or Settlement pointed official within one (1) year in 13 must include information concernated and a joint petition is not filed.) Date of	nmediately preceding ling property of either Description and Value of
ual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less an \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses nether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Relationship Date Description	etition is filed, unless the spouses Name and Address of Assignee List all property which has been ne commencement of this case. (No r both spouses whether or not a joo Name and Address of Custodian	Date of Assignment in the hands of a custodian, receiver, or court-aplarried debtors filing under chapter 12 or chapter int petition is filed, unless the spouses are separations. Name & Location of Court Case	Terms of Assignment or Settlement pointed official within one (1) year in 13 must include information concernated and a joint petition is not filed.) Date of	nmediately preceding ling property of either Description and Value of
· ·	Name and Address of Assignee List all property which has been ne commencement of this case. (Nor both spouses whether or not a joo Name and Address of Custodian	Date of Assignment in the hands of a custodian, receiver, or court-aplarried debtors filing under chapter 12 or chapter int petition is filed, unless the spouses are separations. Name & Location of Court Case	Terms of Assignment or Settlement pointed official within one (1) year in 13 must include information concernated and a joint petition is not filed.) Date of	nmediately preceding ling property of either Description and Value of
· ·	Name and Address of Assignee D. List all property which has been the commencement of this case. (Note that the commencement of the commencement of the commencement of the case of the commencement of the case. (Note that the commencement of the case.) Name and Address of Custodian 17. GIFTS: List all gifts or charitable contribution is a gifts to family members aggregation an \$100 per recipient. (Married decrease)	Date of Assignment in the hands of a custodian, receiver, or court-apter int petition is filed, unless the spouses are separated. Name & Location of Court Case Title & Number In smade within one year immediately preceding the spatial period in the petition is filed, unless the spouses are separated. The spatial period is filed, unless the spouses are separated in the spatial period in the sp	Terms of Assignment or Settlement pointed official within one (1) year in 13 must include information concerr ated and a joint petition is not filed.) Date of Order he commencement of this case excelly member and charitable contribution include gifts or contributions by either	nmediately preceding ling property of either Description and Value of Property ept ordinary and lons aggregating less
or to Debtor, of and Value	Name and Address of Assignee D. List all property which has been the commencement of this case. (Not both spouses whether or not a journal Name and Address of Custodian O7. GIFTS: List all gifts or charitable contribution usual gifts to family members aggrethan \$100 per recipient. (Married devivether or not a joint petition is filed.)	Date of Assignment in the hands of a custodian, receiver, or court-aglarried debtors filing under chapter 12 or chapter int petition is filed, unless the spouses are separa Name & Location of Court Case Title & Number ns made within one year immediately preceding the separate of the	Terms of Assignment or Settlement pointed official within one (1) year in 13 must include information concernated and a joint petition is not filed.) Date of Order he commencement of this case excily member and charitable contribution is not filed.)	nmediately preceding ling property of either Description and Value of Property ept ordinary and ons aggregating less er or both spouses

If Any International Children None Yearly \$330 Foundation

Gift

of Gift

Organization

B7 (Official Form 7) (12/12) Record #: 630147 Page 3 of 9 Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 31 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

J Washington / Debtor		Bankru Judge:	ptcy Docket #:
		Judge.	
	STATEMENT OF FINAN	CIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Mar	r casualty or gambling within one year immediate rried debtors filing under chapter 12 or chapter 13 the spouses are separated and a joint petition is r	must include losses by either or b	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	_
List all payments made or propert	EBT COUNSELING OR BANKRUPTCY: y transferred by or on behalf of the debtor to any e bankruptcy law or preparation of a petition in ba		
commencement of this case.			
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if Other Than Debtor	Description and
of Payee		Other man Debtor	Value of Property
Geraci Law, LLC 55 E Monroe St Suite #3400			Payment/Value: \$1,765.00
55 E Monroe St Suite #3400 Chicago, IL 60603	DEBT COUNSELING OR BANKRUPTCY: List all	payments made or property transfe	\$1,765.00
55 E Monroe St Suite #3400 Chicago, IL 60603	DEBT COUNSELING OR BANKRUPTCY: List all ng attorneys, for consultation concerning debt collyear immediately preceding the commencemen	nsolidation, relief under the bankru	\$1,765.00 erred by or on behalf of
55 E Monroe St Suite #3400 Chicago, IL 60603	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankru t of this case.	\$1,765.00 erred by or on behalf of ptcy law or preparation
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, including of a petition in bankruptcy within 1	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if Other Than Debtor	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descripand
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO Double the debtor to any persons, including of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling 115 N. Cross St., Robinson,	ng attorneys, for consultation concerning debt co	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if Other Than Debtor	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security with	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement of the two two transfers by either or both spouses whether	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 he business or financial affairs of the business of this case. (Married of	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filling under
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wit chapter 12 or chapter 13 must ince	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement of the two two transfers by either or both spouses whether	nsolidation, relief under the bankru t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 he business or financial affairs of the business of this case. (Married of	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filling under
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, including a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must inconseparated and a joint petition is not not be separated and Address of Transferee, Relationship	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement the two (2) years immediately preceding the commencement the two (3) years immediately preceding the commencement that two (4) years immediately preceding the commencement that two (5) years immediately preceding the commencement that two (6) years immediately preceding the commencement that two (7) years immediately preceding the commencement that two (8) years immediately preceding the commencement that two (8) years immediately preceding the commencement that two (1) years immediately preceding the commencement that two (2) years immediately preceding the commencement that two (2) years immediately preceding the commencement that the co	Date of Payment, Name of Payer if Other Than Debtor 2015 The business or financial affairs of the encement of this case. (Married do or not a joint petition is filed, unles) Describe Property Transferred and	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filling under
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, including of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security with chapter 12 or chapter 13 must income separated and a joint petition is not not separated and a dodress of	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement of the two two transfers by either or both spouses whether	nsolidation, relief under the bankruit of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 he business or financial affairs of the encement of this case. (Married of or not a joint petition is filed, unless) Describe Property Transferred	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descripand Value of Property \$20.00 the debtor , transferred lebtors filing under
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling. 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wit chapter 12 or chapter 13 must ince separated and a joint petition is no Name and Address of Transferee, Relationship to Debtor	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement the two (2) years immediately preceding the commencement the two (2) years immediately preceding the commencement to filed.) Date	nsolidation, relief under the bankruit of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 The business or financial affairs of the business or financial affairs of the payer in the case. (Married of or not a joint petition is filed, unless the case in the cas	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filing under s the spouses are
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wit chapter 12 or chapter 13 must inc separated and a joint petition is not Name and Address of Transferee, Relationship to Debtor 10b. List all property transferred b trust or similar device of which the	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement that wo (2) years immediately preceding the community transfers by either or both spouses whether of filed.) Date The debtor within ten (10) years immediately preceding the community transfers by either or both spouses whether or filed.	nsolidation, relief under the bankruit of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 The business or financial affairs of the encement of this case. (Married do or not a joint petition is filed, unlessed because the property Transferred and Value Received Describe Property Transferred and Value Received	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filing under s the spouses are
55 E Monroe St Suite #3400 Chicago, IL 60603 09a. PAYMENTS RELATED TO D the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other the either absolutely or as security wit chapter 12 or chapter 13 must ince separated and a joint petition is no Name and Address of Transferee, Relationship to Debtor	an property transferred in the ordinary course of the two (2) years immediately preceding the commencement the two (2) years immediately preceding the commencement the two (2) years immediately preceding the commencement to filed.) Date	nsolidation, relief under the bankruit of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 The business or financial affairs of the business or financial affairs of the payer in the case. (Married of or not a joint petition is filed, unless the case in the cas	\$1,765.00 erred by or on behalf of ptcy law or preparation Amount of Money or descrip and Value of Property \$20.00 the debtor , transferred lebtors filing under s the spouses are

B7 (Official Form 7) (12/12) Record #: 630147 Page 4 of 9 Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 32 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
Y	
$\boldsymbol{\Lambda}$	

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
Address of
Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount
of Creditor of Seto	off Setoff



14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address	Description and	Location
of Owner	Value of Property	of Property

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
2650 W Washington Blvd	Same	FROM 01/2014 To 09/2014
Chicago IL 60612-2550		
2920 S Wentworth Ave	Same	FROM 01/2015 To 04/2015
Chicago IL 60616-4799		
Chicago IL 60680-2841	Same	FROM 05/2014 To 03/2015

Record #: 630147 B7 (Official Form 7) (12/12) Page 5 of 9

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 33 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	A

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

Record #: 630147 B7 (Official Form 7) (12/12) Page 6 of 9

Document Page 34 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor	Bankruptcy Docket #:
	Judae:

		Judge:	
S1	TATEMENT OF FIN	IANCIAL AFFAIRS	
8 NATURE, LOCATION AND NAME OF BU	JSINESS		
ending dates of all businesses in which the coartnership, sole proprietor, or was self-emp	debtor was an officer, director, poloyed in a trade, profession, or coof this case, or in which the debt	tion numbers, nature of the businesses, and beg artner, or managing executive of a corporation, p other activity either full- or part-time within six (6) or owned 5 percent or more of the voting or equi	partner in a years
	vas a partner or owned 5 percen	on numbers, nature of the businesses, and begin t or more of the voting or equity securities, within	0
·	vas a partner or owned 5 percen	on numbers, nature of the businesses, and begin t or more of the voting or equity securities within	-
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
Five Star Entertainment	Home	Promotions/Entertainment. Operated at significant loss for the duration of the	2012-2014
Name	Address		
been, within six years immediately preceding	g the commencement of this cas	ation or partnership and by any individual debtor e, any of the following: an officer, director, mana ation; a partner, other than a limited partner, of a	iging executive,
sole proprietor, or self-employed in a trade, p	profession, or other activity, either	er full- or part-time.	
		only if the debtor is or has been in business, as debtor who has not been in business within those	
19. BOOKS, RECORDS AND FINANCIAL S	STATEMENTS:		
ist all bookkeepers and accountants who w keeping of books of account and records of		preceding the filing of this bankruptcy case kept of	or supervised the
Name and Address	Dates Services Rendered		
9b. List all firms or individuals who within to		ing the filing of this bankruptcy case have audite	d the books of
Name	Address	Dates Services Rendered	

Record #: 630147 B7 (Official Form 7) (12/12) Page 7 of 9

Document Page 35 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

J Washington / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	. Address	
	reditors and other parties, including mercantile of years immediately preceding the commencement	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
0. INVENTORIES		
ist the dates of the last two inven- ollar amount and basis of each in		erson who supervised the taking of each inventory, and the
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
b. List the name and address of th	e person having possession of the records of ea	ach of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
1. CURRENT PARTNERS, OFF	ICERS, DIRECTORS AND SHAREHOLDERS:	
. If the debtor is a partnership, lis	t nature and percentage of interest of each mer	nber of the partnership.
Name	Nature	Percentage of
and Address	of Interest	Interest
	list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name		Nature and Percentage of
and Address	Title	Stock Ownership
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list th	ne nature and percentage of partnership interes	of each member of the partnership.
		Date of
Name	Address	Withdrawal

Document Page 36 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pieri	re J Washington / Debtor		Bankruptcy Docket #:	
			Judge:	
		STATEMENT OF FINAL	NCIAL AFFAIRS	
X	-	The debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year alety preceding the commencement of this case. Name		
		Title		
NONE	23. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPOR	ATION:	
	Name and Address of Recipient, Relationship to Debtor	Purpose of	Description and value of	
X	tax purposes of which the debtor ha	e name and federal taxpayer identification nur as been a member at any time within six (6) ye Taxpayer	The state of the s	
NONE X	25. PENSION FUNDS:			
^				
		<u>,</u>		
	DECLARAT	ION UNDER PENALTY OF PE	RJURY BY INDIVIDUAL DEBTOR	
Date	d: 06/27/2015	/s/ Pierre J Washington		
		Pierre J Wash	<u> </u>	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 630147 B7 (Official Form 7) (12/12) Page 9 of 9

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 37 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor Bankruptcy Docket #:

DEBTOR'S STATEMENT OF INTENTION

Judge:

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt							
which is secured by property of the estate. Attach additional pages if necessary.)							
Property No. 1							
Creditor's Name: Toledo Metro FCU Attn: Bankruptcy Dept. 1212 Adams St Toledo OH 43604	Describe Property Securing Debt: Toledo Metro FCU - 2008 Infiniti G37						
Property will be (check one):							
	Retained						
If retaining the property, I intend to (check at least or	ne):						
□Redeem the property							
□Reaffirm the debt							
□Other. Explain	(for example, avoid lien	using 110 U.S.C. § 522(f)).					
Property is (check one):							
□Claimed as exempt	■Not claimed as exempt						
PART B - Personal property subject to use completed for each unexpired lease. At Property No.		Part B must be					
Lessor's Name: None	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No					

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 06/27/2015 /s/ Pierre J Washington

X Date & Sign

Pierre J Washington

Record # 630147 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main

Document Page 38 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor	Bankruptcy Docket #:
	Judae:

DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR - 20	16B
that compensation paid to me within on	nd Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above name year before the filling of the petition in bankruptcy, or agreed to be paid debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised b	y the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to p	pay and I have agreed to accept	\$3,095.00
Prior to the filing of this Statement, Deb	tor(s) has paid and I have received	\$1,765.00
The Filing Fee has been paid.	Balance Due	\$1,330.00
2. The source of the compensation paid t	to me was:	
Debtor(s) Other:	specify)	
3. The source of compensation to be paid	d to me on the unpaid balance, if any, remaining is:	
Debtor(s) Other:	(specify)	
The undersigned has received no value stated: None.	transfer, assignment or pledge of property from the debtor(s) except the	e following for the
•	reed to share with any other entity, other than with members of the undersigned's law aid without the client's consent, except as follows: None.	
5. The Service rendered or to be rendered	ed include the following:	
	rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. (b) Preparation and filing of the petition, so	chedules, statement of affairs and other documents required by the court.	
(c) Representation of the client at the first(d) Advice as required.	•	
	bove-disclosed fee does not include the following service: meeting or court dates, amendments to schedules, adversary complaints	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement o for payment to me for representation of the debtor(s) in this bankrupto	
	Respectfully Submitted,	
Date: 06/27/2015	/s/ Frank C. Hernandez	
	Frank C. Hernandez GERACI LAW L.L.C. 55 F. Monroe Street #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 630147 Page 1 of 1 B6F (Official Form 6F) (12/07)

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 39 of 51

AMEX

Attn: Bankruptcy Dept. Po Box 297871

Fort Lauderdale FL 33329

BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 EI Paso TX 79998

CAP1/Bstby

Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045

Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238

CBNA

Attn: Bankruptcy Dept.

Po Box 6497

Sioux Falls SD 57117

Chase CARD

Attn: Bankruptcy Dept.

Po Box 15298

Wilmington DE 19850

CITI

Attn: Bankruptcy Dept.

Po Box 6241

Sioux Falls SD 57117

Discover FIN SVCS LLC Attn: Bankruptcy Dept.

Po Box 15316

Wilmington DE 19850

Great American Finance Attn: Bankruptcy Dept. 20 N Wacker Dr Ste 2275 Chicago IL 60606

Lending CLUB CORP Attn: Bankruptcy Dept. 71 Stevenson St Ste 300 San Francisco CA 94105

Mohela/DEPT OF ED Attn: Bankruptcy Dept. 633 Spirit Dr

Chesterfield MO 63005

Pentagon Federal CR UN Attn: Bankruptcy Dept. Po Box 1432

Alexandria VA 22313

Physicians Immediate Care

Bankruptcy Dept 600 W Adams Chicago IL 60661

Prosper Marketplace IN Attn: Bankruptcy Dept. 101 2Nd St Fl 15 San Francisco CA 94105

Syncb/CARE CREDIT Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420

Syncb/VALUE CITY FURNI Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420

Toledo Metro FCU Attn: Bankruptcy Dept. 1212 Adams St Toledo OH 43604

WF PLL

Attn: Bankruptcy Dept.

Po Box 94435

Albuquerque NM 87199

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 40 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pierre J Washington / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/27/2015 /s/ Pierre J Washington

Pierre J Washington

X Date & Sign

Record # 630147 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 630147 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 42 of 51 Washington / Debtor

Form B 201A, Notice to Consumer Debtor(s)

In re Pierre

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/27/2015	/s/ Pierre J Washington		
	Pierre J Washington		
Dated: 06/27/2015	/s/ Frank C. Hernandez		
	Attorney: Frank C. Hernandez	_	

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Page 43 of 51 Document B1 (Official Form 1) (12/11) **Voluntary Petition** Name of Joint Debtor(s) This page must be completed and filed in every case) Pierre J Washington **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor this petition is true and correct in a foreign proceeding, and that I am authorized to file this petition [If petitioner is an individual whose debts are primarily consumer (Check only one box.) debts and has chosen to file under chapter 7] I am aware that I I request relief in accordance with chapter 15 of title 11, United States may proceed under chapter 7,11, 12 or 13 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter [If no attorney represents me and no bankruptcy petition preparer of title 11 specified in this petition. A certified copy of the order granting signs the petition] I have obtained and read the notice required by recognition of the foreign main proceeding is attached. 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United (Signature of Foreign Representative) ates Code, specified in this petition. (Printed Name of Foreign Representative) << Sign & Date on Those Lines Pierre J Washington Dated: <u>06 / 27</u> /2015

Signature of Attorney	
Signature of Attorney for Debtor(s) (HABUES KUNED	_
Printed Name of Attorney for Debtor(s)	
GERACI LAW L.L.C.	
55 E. Monroe St., #3400	
Chicago, IL 60603	
Phone: 312,332,1900	

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Dated:

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer; principal, responsible person,or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 44 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

ate	Ad: U / L /2015 X Date & Sign
	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
4	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 45 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: <u>/ / // /</u>2015

Pierre J Washington

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 46 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Pierre J Washington / Debtor

Bankruptcy Docket #:

		Bankruptcy Docket #:	
		Judge:	
	STATEMENT OF FINA	NCIAL AFFAIRS	
		2100 ID7W17AII10	
	<u> </u>		
22b. If the debtor is a corporation, list a immediately preceding the commencer	I officers, or directors whose relationship	with the corporation terminated within one (1) year	
minorately proceeding the commencer	ent of this case.		
Name			
and Address	Title	Date of	
**************************************	THO THE STATE OF T	Temination	
23. WITHDRAWALS FROM A PARTNE	RSHIP OR DISTRIBUTION BY A COPO	RATION:	
Maria de la compansión de			
if the debtor is a partnership or corporat	ion, list all withdrawals or distributions c	edited or given to an insider, including compensation in a	nν
onn, bondses, loans, stock redemptions	s, options exercised and any other perqu	siste during one year immediately preceding the	,
commencement of this case.		, , , , , , , , , , , , , , , , , , ,	
Name and Address of	Date and	American of Maria	
Recipient, Relationship to	Purpose of	Amount of Money or Description and value of	
Debtor	Withdrawal	Property	
		- Indestruction	
			
24. TAX CONSOLIDATION GROUP:			
If the debtor is a corporation, list the nam	ne and federal taxpayer identification nu	nber of the parent corporation of any consolidated group	for
If the debtor is a corporation, list the nam	ne and federal taxpayer identification nu en a member at any time within six (6) y	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for
If the debtor is a corporation, list the nam	en a member at any time within six (6) y	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
If the debtor is a corporation, list the nan tax purposes of which the debtor has be	en a member at any time within six (6) y Taxpayer	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
If the debtor is a corporation, list the name tax purposes of which the debtor has be Name of	en a member at any time within six (6) y	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
If the debtor is a corporation, list the name tax purposes of which the debtor has be Name of	en a member at any time within six (6) y Taxpayer	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
of the debtor is a corporation, list the name tax purposes of which the debtor has be Name of Parent Corporation	en a member at any time within six (6) y Taxpayer	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
If the debtor is a corporation, list the name tax purposes of which the debtor has be Name of	en a member at any time within six (6) y Taxpayer	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.
If the debtor is a corporation, list the name tax purposes of which the debtor has been also as the parent Corporation 25. PENSION FUNDS:	en a member at any time within six (6) y Taxpayer Identification Number (EIN)	mber of the parent corporation of any consolidated group ears immediately preceding the commencement of the ca	for ise.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

TaxPayer

Identification Number (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06 / 27 /2015

Name of

Pension Fund

Pierre J Washington

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 630147

B7 (Official Form 7) (12/12)

Page 9 of 9

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 47 of 51

UNITED STATES BANKRUPTCY COURT

	ONITED STATES BANKROPICY COURT
In re	NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Judge:
	And the second s	
	DEBTOR'S STATEMENT OF INTENTION	ON
ART A - Debts secured by pro	pperty of the estate. (Part A must be fully com	pleted for EACH debt
nich is secured by property o	of the estate. Attach additional pages if neces	ssary.)
Property No.		
reditor's Name: one	Describe Property Securing Debt:	
roperty will be (check one):		
□Surrendered	□Retained	
		•
retaining the property. Lintand to de-	aale of lanet even	
	eck at least one):	
☐Redeem the property	eck at least one):	
☐Redeem the property ☐Reaffirm the debt		
. , ,		en using 110 U.S.C. § 522(f)).
☐Redeem the property ☐Reaffirm the debt ☐Other. Explain		en using 110 U.S.C. § 522(f)).
☐Redeem the property ☐Reaffirm the debt		en using 110 U.S.C. § 522(f)).
□Redeem the property □Reaffirm the debt □Other. Explain roperty is (check one): □Claimed as exempt ART B - Personal property sul	(for example, avoid li	
□Redeem the property □Reaffirm the debt □Other. Explain roperty is (check one): □Claimed as exempt ART B - Personal property sultimpleted for each unexpired I	(for example, avoid li □Not claimed as exempt Dject to unexpired leases. (All three columns o	
□Redeem the property □Reaffirm the debt □Other. Explain roperty is (check one): □Claimed as exempt ART B - Personal property sultimpleted for each unexpired is	(for example, avoid li □Not claimed as exempt Dject to unexpired leases. (All three columns o	

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main DISCLAIMER Deletors Have read and and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the iRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their

bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,

- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and Č and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that toe trustee might object if I/we have excess inconnection, or change in State, Federal or Bankruptcy laws before the case

Dated: 4 / 21 /2015	HECK, & MAKE SURE OUR PHITITION IS ACCURATE!!!!	X Date & Sign
	Pierre J Washington	

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 49 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Pierre J Washington / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 171 /2015 | X Date & Sign

Record # 630147

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 15-22640 Doc 1 Filed 06/30/15 Entered 06/30/15 17:28:49 Desc Main Document Page 50 of 51

Form B 201A, Notice to Consumer Debtor(s)

In re Pierre J Washington / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Bules, and the local rules of the court. The documents and the deadlines for

Dated: / / /2015

erre J Washington

X Date & Sign

Dated: 6 / 7/2015

Attorney: CHARUSS KINZER

Debtor 1	Pierr Case 15- First Name	22649 Doc 1	Filed 06/30/15 Documenton Documenton	5 Entered 0 Page 51 of	06/30/2 f 5¶ase N	15 17:28: lumber <i>(if know</i>	49 D	esc Mair	1
Never i classica destado a Laborno de desta elemento de laborno de			·		130x2.Co. (Signatur	ın A ır 1	Colum Debto	n B	
8. Unem Do not under	ployment compent t enter the amount i the Social Security	nsation if you contend that the a Act. Instead, list it here:	mount received was a	benefit	\$	0.00	\$	0.00	
***************************************		ncome. Do not include a		hat was a					
		-			\$	0.00	\$	0.00	
as a v	ictim of a war crime	ources not listed abovits received under the Set, a crime against humarest other sources on a set	ocial Security Act or pa	ayments received				-	
					\$	0.00	\$	0.00	
		v			\$	0.00	\$	0.00	
		eparate pages, if any.			\$	0.00	\$	0.00	
11. Calcul columi	late your total cur n. Then add the tota	rent monthly income. A all for Column A to the to	Add lines 2 through 10 tal for Column B.	for each	\$ 6,	141.40 +	\$	0.00 =	\$ 6,141.40
12a. (late your current n Copy your total curr	nonthly income for the rent monthly income from	year. Follow these storm line 11			Copy line	e 11 here	12a. \$	6,141.40
		number of months in a ye						š	x 12
		nnual income for this par						12b. \$	73,696.80
3. Calcula	ate the median far	mily income that applic	es to you. Follow these	e steps:				£	***************************************
Fill in th	he state in which yo	ou live.	IL						
Fill in th	ne number of people	e in your household.	4						
Fill in th To find instructi	ne median family ind a list of applicable i ions for this form. T	come for your state and median income amounts his list may also be avai	size of household s, go online using the I ilable at the bankrupto	ink specified in the y clerk's office.	separate		•••••••••••••••••••••••••••••••••••••••	13. \$	84,901.00
4. How do	the lines compar	e?							
14a. X	Line 12b is less that Go to Part 3.	an or equal to line 13. O	n the top of page 1, ch	eck box 1, There is	s no presi	umption of ab	use.		
14b. 🔲	Line 12b is more th Go to Part 3 and fil	nan line 13. On the top o ll out Form 22A-2.	of page 1, check box 2,	The presumption of	of abuse	is determined	l by Form	, 22A-2.	
Part 3:	Sign Below								or annual
(B)	y signing here, I de	clare under penalty of pe	erjury that the informat	ion on this stateme	nt and in	any attachm	ents is tru	e and correct	ADDIAGATA AN TRANSPORTATION OF THE PROPERTY OF
t	Pierro	/ ∨ ∨ e J Washington							
	Date: <u> </u>	<u>17</u> /2015							
lf y	you checked line 14	/ 4a, do NOT fill out or file	Form 22A-2.						WATER TO A TO
		1b, fill out Form 22A-2 ar							***************************************
	······································	······································			***************************************		********************	-	